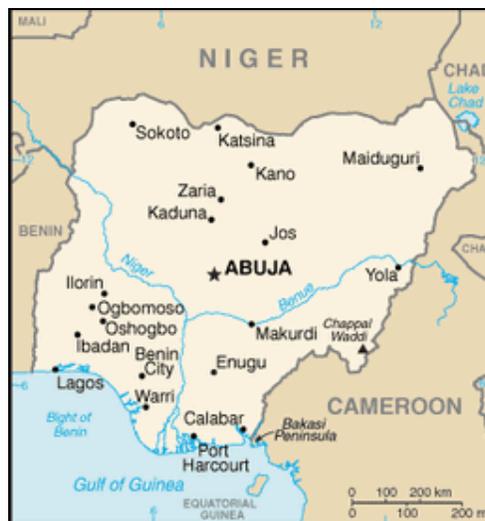


COUNTRY FACT SHEET

NIGERIA

(August 2011)



Disclaimer

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Table of Contents

I. PUBLIC ADMINISTRATION	3
1. General Information: Public services / Infrastructure	
2. Public Transport	
3. Communication Network	
II. SOCIAL WELFARE	5
1. General Information: Legislation	
2. Special Conditions for: Old persons, solitary women, orphans, other minorities	
III. PENSIONS	6
1. General Information: Legislation	
2. Preconditions for obtaining a pension	
3. Required personal documentation	
IV. MEDICAL CARE	9
1. General Information: Health care system	
2. Medical Infrastructure: Number and equipment of hospitals	
3. Availability and Costs: Medicine	
4. Health Insurance: Preconditions and costs	
5. Rate of contributions to the scheme	
6. Required personal documentation	
V. HOUSING	13
1. General description of the housing situation	
2. Housing space and renting costs	
3. Reconstruction conditions: Sourcing of material	
4. Legal advice: Restitution of property, right of abode	
VI. EMPLOYMENT	18
1. Labour market situation	
2. Unemployment assistance: Preconditions, documents, insurance	
3. Vocational Training	
VII. REINTEGRATION AND RECONSTRUCTION ASSISTANCE	23
1. Reintegration assistance in kind	
2. Financial and administrative support	
3. Procedures to start self-employment	
VIII. EDUCATION	26
1. Educational system and infrastructure	
2. Conditions for the Continuation of Education for Pupils / Students	
3. Approval and Verification of Foreign Diplomas	
4. Costs, Loans and Stipends	
5. Universal Basic Education (UBE)	
IX. VULNERABLE PERSONS	28
IO'S AND NGO'S	33

I. PUBLIC ADMINISTRATION

1. General Information: Public services / Infrastructure

Population: Nigeria is the most populous country in Africa with about 140 million people.

Location: Located in western Africa on the Gulf of Guinea, Nigeria shares its border with Benin, Cameroon, Chad and Niger,

Ethnic Groups: The Country has over 250 ethnic groups. The three major groups are Hausa, Igbo and Yoruba. The other large groups are Tiv, Ibibio, Efik, Ijaw, Kanuri, Nupe, Gwari, Igala, Jukun, Idoma, Fulani, Itsekiri, Edo, Urhobo and Ijaw.

Administration/Government: Nigeria is a Federal republic with 36 states, 1 Federal capital territory (Abuja) and 774 local government areas. In 1999 after nearly 16 years of military rule, Nigeria returned to a democratic dispensation under the leadership of President Olusegun Obasanjo. President Olusegun Obasanjo handed over to President Umaru Musa Yardua on May 29, 2007. Yar'Adua died on 5 May 2010. Goodluck Jonathan was sworn in as Yar'Adua's replacement on 6 May 2010, becoming Nigeria's 14th Head of State and former Kaduna State governor, Namadi Sambo as his vice president. He will serve as President until the next election in 2015.

Language: The official language in Nigeria is English. Yoruba, Igbo and Hausa language are the 3 main indigenous languages. There is also the "broken English" (Pidgin English) spoken and understood by almost all Nigerians. It is an admixture of the English Language and several indigenous Nigerian Languages. There also exist other ethnic groups' languages such as Efik, Ijaw, and Kanuri languages and over 374 dialects within the ethnic groups.

Religion: Christian, Muslim, Indigenous African belief.

Climate: There are two marked seasons: The rainy season lasting from April to October and the dry season from November to March. The maximum temperature in the coastal areas of the south can go up to 37°C while the absolute minimum temperature is 10°. The climate is drier further north where extremes of temperature range from 45° to 06°.

Currency: The currency is expressed in Naira (N) and Kobo (K). 100K equals 1 Naira (N1). The currency denominations are in N5, N10, N20, N50, N100, N200, N500 and N1000 Notes

2. Public Transport

Roads

The most common means of road transportation are the taxi cabs, buses and the motorcycles popularly known as "Okada". The present government since coming into office has worked to improve on the citizen's access to public transportation by providing additional means of road transportation.

Recently through the government's National Poverty Eradication program (NAPEP), an additional means of inter city transport include the motorised three wheeler/tricycle called "Keke NAPEP". These can be found in some of the major cities in Nigeria.

The Lagos State Government has introduced the Bus Rapid Transit (BRT), very similar to public transportation in the UK (lanes have been dedicated solely for these buses); as well as cabs.

In addition, the Lagos State Government is trying to revive the inland waterways to alleviate the road congestion. Already there are commercial speed boats plying from the mainland to the island.

The cost of inter-city or intra-city road transportation varies depending on distance, type of automobile, haggling power of the individual and the road topography. Depending on the distance it could be as less as \$1. The ordinary taxis will cost about \$10 to hire for an hour. The minibuses, buses and motorcycle shuttles (Okada) are cheaper but it should be borne in mind that this could be an inconvenient and ineffective mode of transport.

In Abuja it is common to find the fleet of new green Peugeot 307 luxury cars used as taxis and managed by the Abuja Leasing company. They are fully air conditioned and a comfortable means of transport. They cost as much as \$10 per hour and \$120 per day and are usually used by tourists in Nigeria and by people who can afford it.

Other means of transportation include the train, canoe, and speedboat. The train system in Nigeria is not fully utilized at the moment and is undergoing a lot of reforms. Train service is utilized in Lagos mainland for passengers and goods.

Canoes and Speedboats are common in the areas around rivers: Niger Delta, Cross River, Akwa Ibom for moving from one community to the other.

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International Air Travel

Major International Airports of arrival are:

- Murtala Muhammed International Airport, Lagos
- Mallam Aminu Kano International Airport, Kano
- Nnamdi Azikiwe International Airport, Abuja
- Port Harcourt International Airport, Port-Harcourt

International Airlines operating in Nigeria include Lufthansa, British Airways, Virgin Atlantic, KLM Royal Dutch Airlines, Air France, Iberia, Emirates, Alitalia, South African Airways, Kenya Airways, Qatar Air, North American Airlines, Delta Airlines, Ethiopian Airlines, Air Maroc.

Local Air Travel

Domestic airlines operating in Nigeria are Aero Contractors, Arik Air, Chanchangi , EAS Airlines, Overland, Dana Air, Air Mid West , Virgin Nigeria, Capital Airlines, and IRS Airlines.

Licenses of some other airlines were revoked.

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3. Communication Network

With the introduction of GSM in Nigeria, mobile phones are a common means of communication in Nigeria.

Mobile Phone Networks in Nigeria:

- Glo mobile by Globacom Nigeria Limited
- Airtel formerly known as CELTEL
- MTN Nigeria by MTN Communications Limited
- VISAFONE by Visafone Communications Limited
- ETISALAT by ETISALAT Communications Limited

Land/ground phones exist courtesy of the Nigerian Telecommunications Limited (NITEL) as well as private telecom operators: Starcomms, Reltel

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“Nigeria Communications Commission” (NCC)

The Nigerian Communications Commission is the independent National Regulatory Authority for the telecommunications industry in Nigeria.

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Internet, post offices and courier services are other means of communication available in Nigeria.

II. SOCIAL WELFARE

1. General Information: Legislation

The Constitution of the Federal Republic of Nigeria Chapter 11, section 14(1) (b) recognizes the security and welfare of the people as the primary purpose of the government.

Section 16(2) (d) CFRN further provides that the state shall direct its policy towards ensuring that suitable and adequate shelter, suitable and adequate food, reasonable minimum living wage, old age care and pensions and welfare of the disabled are provided for all citizens. The need to pay special attention to the needs of the Nigerian child is recognized in the Child Rights Act 2003.

In addition, there is an existing social development policy for Nigeria which provides guidelines for the federal and state government in developing social welfare programs for its citizens.

2. Special Conditions for: Old persons, solitary women, orphans, other minorities

“Federal Ministry of Youths and Social Development”: The ministry has a Social Welfare department which is responsible for the following:

1. Family and Child Welfare services
2. Adoption and Foster Care of Children
3. Institutional Care of Juvenile Delinquents
4. Rehabilitation and Vocational Training of Destitute and Handicapped Persons
5. Institutional Care of the Aged

The Director, Social Welfare Department
Federal Ministry of Sports and Social Development
New Federal Secretariat Annex 2, first floor
Shehu Shagari Way, Maitaima, Abuja
Tel.. +234 9 523 0971

“Federal Ministry of Women Affairs”: To support the interests of women and children.

These ministries also exist at the state levels and with their state counterparts have the mandate to set up homes to cater for vulnerable children, the underprivileged, and the elderly. Such institutions include transit homes for children, motherless babies home, orphanages, old peoples home, rehabilitation and training centers for destitute, vocational training centers for the disabled and remand homes for juvenile offenders.

Other social welfare providers in Nigeria include charity organizations, churches, NGOs and development agencies working in Nigeria.

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III. PENSIONS

1. General Information: Legislation

The Pension Reform Act 2004 introduced in Nigeria the Contributory Pension scheme.

Nigeria has been operating the Pay As You Go Defined Benefit Pension Scheme. This was burdened with a lot of problems and increasingly became unsustainable as a lot of Nigerian pensioners could no longer collect their gratuity and pension as at when due, to cater for themselves and their families. This led to signing into law of the Pension Reform Act 2004 and the setting up of the National Pension Commission (PENCOM).

The key objectives of the new scheme are to:

- Ensure that every person who has worked in either the public or private sector receives his retirement benefits as and when due;
- Assist improvident individuals by ensuring that they save to cater for their livelihood during old age;

- Establish a uniform set of rules and regulations for the administration and payment of retirement benefits in both the public and private sectors; and
- Stem the growth of outstanding pension liabilities.

Eligibility for the Scheme:

The law makes it mandatory for all workers in the public service of the Federation and the Federal Capital territory, and workers in the private sector where the total number of employees is 5 or more to join the contributory scheme at commencement.

Under this scheme both the employees and employers contribute to the individual Pension fund. Contributions to the new pension scheme are tax free.

Rate of contributions to the scheme:

Sector	%
Public sector	
Employees	7.5
Employers	7.5
Military	
Employees	2.5
Employers	12.5
Private sector	
Employees	7.5
Employers	7.5

The National Pension Commission (PENCOM) is empowered by the law to supervise and regulate the new pension scheme. They issue licences to the Pension Fund Administrator (PFAs) and the Pension Fund Custodians (PFCs), 2 distinct companies that manage the individual's retirement savings, and regulate their activities.

2. Preconditions for obtaining a pension

The employee registers with a Pension Fund Administrator (PFA) of his choice by opening an account to be known as a Retirement Savings Account (RSA) in his name. The individual can chose a PFA from the list of licensed PFAs published by PENCOM.

A Pension Fund Administrator (PFA) is a company licensed by PENCOM to mange and invest the pension funds in the employee's RSA. The PFA in turn informs the individual's employer that their services have been engaged and advances the individual's PIN number for the employer to remit the contribution required by law.

The total contributions are remitted by the employer not to the PFA but to a PFC. The Pension Fund Custodian (PFC) is a company licensed by PENCOM to keep the pension money and assets on trust for the employee on behalf of the PFA.

Once the employer remits the contribution the PFC informs the PFA who then credits the individual's RSA. PENCOM is also electronically informed.

To safeguard the individual's interest:

- The company that holds the pension funds (PFC) is different from the company that manages and invests it on behalf of the individual (PFA).
- The PFA cannot collect or spend the money in the RSA

- The PFAs are required by law to invest the individual's money and issue statements of accounts at least once every quarter to the contributor.
- The PFAs and the PFCs will be licensed and continually regulated and supervised by the PENCOM.

An individual can choose a PFA from the list of licensed PFAs published by PENCOM. Presently they are 13 in number, 3 new companies have applied to be licensed but is yet to receive approval from PENCOM.

There are only 4 licensed PFCs and this means that most of the PFAs will be using the same PFC.

This individual account belongs to the employee and will remain with him through life. He may change employers or PFAs but the account remains the same.

Withdrawal

The employee may only withdraw from this account upon attaining the age of 50 and can withdraw a lump sum provided that the balance is sufficient to procure an annuity or fund programmed withdrawals that will produce an amount not less than 50 percent of his monthly remunerations at date of his retirement.

- The balance after the lump sum payment can be applied in any of the following
- A programmed monthly or quarterly withdrawal; and
- A purchase of annuity for life through a licensed life insurance company with monthly or quarterly payments; and

With any of the above options, there is an assurance that the pensioner has sufficient funds available to him for his old age. Although many have contended that at the end of the working period, they should be allowed to collect their savings in one lump sum, experience has shown that very few individuals have the discipline to manage funds effectively over a long period of time. The above was considered a better process than to allow the individual withdraw his accumulated savings at once, spend it all and then have no income when he is no longer in a position to work.

Cost of pension insurance:

The PFA will charge fees for the services being rendered on the RSA subject to such guidelines as may be issued by PENCOM from time to time.

3. Required personal documentation

The required personal documentation is similar to that used in opening bank accounts. The individual is given an Account Opening Form by the PFA and is required to fill in his personal information such as name, date of birth, sex, marital status, state of origin, local government, address, employment information and also submit at least a passport photograph.

Remittance of accrued entitlements through German NSS Pension Scheme:

To access the present scheme, the procedure to follow is to identify a PFA from the list of accredited PFAs and engage their services. The PFA will in turn notify the employer of the individual to pay in his entitlements to a PFC that they are working with.

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 Email: info@pencom-ng.com
 www.pencom-ng.com

IV. MEDICAL CARE

1. General Information: Health care system

The principal arm of Government in health care delivery is the Federal Ministry of Health. The ministry is charged with the responsibility for coordinating all health activities throughout the Federation.

Medical and health services are also the responsibility of the state governments, which maintain hospitals in the large cities and towns. Most of the state capitals have public and private hospitals, specialized hospitals, and each city also has a university teaching hospital financed by the federal Ministry of Health.

Public (Government/State owned) Hospitals: This includes General Hospitals, University teaching & Specialist Hospitals. Charges are moderate, but some of them lack equipment and adequate amenities. There are often delays and patients may not be attended to promptly due to the large number of patients.

Private Hospitals: These are standard hospitals. While some have adequate hospital equipment, others don't and have to refer patients to bigger hospitals for lab tests, X-rays. They are generally more expensive.

Preconditions for obtaining hospital services: Generally, a deposit has to be made before treatment is carried out and payment has to be completed when treatment is complete. Some organizations (both public and private) have retainer ships with health care providers to cater for the provision of services for their workforce.

If a returnee has a medical history, it is advisable to obtain a referral letter from hospital where he/she was undergoing treatment. If no previous medical condition, returnee only needs to pay registration fee to the hospital and be able to cover own medical costs.

2. Medical Infrastructure: Number and equipment of hospitals

A comprehensive list of hospitals and equipments is not available but there are a lot of hospitals in Nigeria well equipped to cater to citizen's health provided they can afford to pay for the services. Some of them are listed below

LAGOS STATE:

1. St. Nicholas Hospital – 57 Campbell Street, Lagos – Tel: 234-1-7641419, 0802-290-8484, 0803-525-1295
2. Lagos University Teaching Hospital (LUTH) – Idi Araba, Lagos – Tel: 234-1-5453760/74
3. Psychiatric Hospital Yaba – Murtala Mohammed Way, Yaba B/Stop, Lagos – Tel: 234-1-7743174, 5453958
4. General Hospital Lagos – 1 Broad Street, Lagos
5. Havana Specialist Hospital – 115 Akerele Extension, Surulere, Lagos – Tel: 234-1-4705300 or 234-8027272727
6. Military Hospital – Awolowo Road, Ikoyi, Lagos – Tel: 234-1-2693217, 682054
7. Citizen Medical Centre – 86 Norman Williams Street, Ikoyi, Lagos – Tel: 234-1-2694261/6, 2673735, 7756827
8. First Consultant Medical centre – 16-24 Ikoyi Road, Obalende, Lagos – Tel: 234-1-2690243, 2691166, 7944351
9. National orthopaedic Hospital, Igbobi, Lagos – Ikorodu Road, Igbobi, Lagos – Tel: 234-1-4935222, 7743359, 821290,
10. Radmed Diagnostic Centre- 1A Ligali Ayorinde Street. Victoria Island.Tel: 234-1-

2700354, 2700355, 4448108. Recommended for diagnostic and comprehensive medical check-up.

11. Reddington Hospital- 12 Idowu Martins Street, Victoria Island. Tel: 234-1-2621234, 2621244. Heart Specialist.
12. Kamorass Specialist Hospital- 238A Muri Okunola Sttreet. Victoria Island.Tel: 234-1-4612032, 7731532

KADUNA STATE:

1. Ahmadu bello University Teaching Hospital, Zaria: P. M. B. 06, Shika – Zaria – Tel: 234-69-550098, 551399, 550458
2. Federal Neuropsychiatric Hospital, Kaduna: Barnawa, Kaduna South, PMB 2187, Kaduna – Tel: 234-62-237308/10, 230001
3. National Eye Centre: Off Nnamdi Azikiwe Way, PMB 2267, Kaduna – Tel: 234-62-313956, 315026, 314934, 314935

KANO STATE:

1. Aminu Kano Teaching Hospital, Kano: Zaria Road, PMB 3452, Kano – Tel: 234-64-666537, 666568, 668236
2. National Orthopaedic Hospital, Dala-Kano: Kofar Ruwa Road, Dala, PMB 3087, Kano – Tel: 234-64-640003/6, 633807

ABUJA:

1. National Hospital, Abuja (The Presidency): Plot 132, Central Business District, Phase II, PMB 425, Garki, Abuja – Tel: 234-9-2342687, 2342689, 2341013, 2341328, 2341244
2. Gwagwalada Specialist Hospital, Abuja: Gwagwalada, F.C.T., PMB 228, Garki, Abuja – Tel: 234-9-8821138, 8821128

EDO STATE:

1. University of Benin Teaching Hospital (UBTH): Benin-Lagos Road, Ugbowo, PMB 1111, Benin City – Tel: 234-52-600418, 600969, 600765, 602884, 600394, 600046
2. Psychiatric Hospital, Uselu, Benin City: New Lagos Road, PMB 1108, Benin City – Tel: 234-52-255439, 255460, 252419
3. Central Hospital Ring Road. Benin City

OYO STATE:

1. University College Hospital, Ibadan (UCH): Elizabeth Road, total Garden, PMB 5116, Ibadan – Tel: 234-2-2410088, 2410109, 2410270, 2413503, 2411967

CROSS RIVER STATE:

1. University of Calabar Teaching Hospital: PMB 1278, Calabar – Tel: 234-87-232055, 232408/9, 232053
2. Federal Neuropsychiatric Hospital, Calabar: Calabar Road, PMB 1052, Calabar – Tel: 234-87-232266, 232125

KWARA STATE:

1. University of Ilorin Teaching Hospital: Lagos Road, PMB 1459, Ilorin – Tel: 234-31-222076/9, 220020

BORNO STATE:

1. University of Maiduguri Teaching Hospital: Bama Road, PMB 1414, Maiduguri – Tel: 234-76-232501, 231300, 232451, 232426
2. Federal Neuropsychiatric Hospital, Maiduguri: Federal Low-Cost Housing estate, Baga Road, Maiduguri – Tel: 234-76-235112, 235204

ENUGU STATE:

1. University of Nigeria Teaching Hospital, Enugu (UNTH): PMB 01129, Enugu – Tel: 234-42-252022, 252172, 252573
2. National Orthopaedic Hospital, Enugu: Abakaliki Road, Abakpa-Nike PMB 01294, Enugu – Tel: 234-42-558244, 559877, 559885
3. Federal Neuropsychiatric Hospital, Enugu: Chime Avenue, New Haven PMB 01181, Enugu – Tel: 234-42-250579, 253098, 253165, 250125

RIVERS STATE:

1. University of Port Harcourt Teaching Hospital: PMB 6173, Port Harcourt – Tel: 234-84-330589, 238923, 301040/4

SOKOTO STATE:

1. Usman Dan Fodio University Teaching Hospital, Sokoto: 1 Garba Nadama Road, Sokoto – Tel: 234-60-232546, 230254, 239604/8
2. Federal Neuropsychiatric Hospital, Sokoto: Gwadabawa, Kware Town, PMB 2196, Sokoto – Tel: 234-60-236809, 230968

IMO STATE:

1. Federal Medical Centre, Owerri: Orlu Road, PMB 1010, Owerri – Tel: 234-83-232738

3. Availability and Costs: Medicine

Drugs are available but may be expensive - depending on their type. There are lots of pharmacies spread across the various parts of Nigeria.

The National Agency for Food and Drug Administration and Control (NAFDAC) has also done a lot of work to ensure that these pharmacies are regulated and sell genuine medicine to the Nigerian public.

In Nigeria different hospitals specialise in different ailments and people chose their hospital based on their individual medical needs.

General hospitals in Nigeria cater to people with different ailments but usually have specialised doctors such as Paediatricians, oculists, dentists, gynaecologists to attend to specific patients. Special hospitals include orthopaedic hospital, psychiatric hospitals etc.

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4. Health Insurance: Preconditions and costs

It has not been easy for Nigeria to set up its National Health Insurance scheme (NHIS). The scheme was conceived in 1962 by Halevi Committee set up by Dr Majekodunmi when he was Health Minister under the Balewa Government. It however took a tortuous 40 years before the programme was activated on the March 22, 2002. Meanwhile the Scheme had earlier been launched on October 15, 1997 while the enabling law establishing the Scheme, National Health Insurance Scheme, Decree No 35 of 1999 was signed in May 1999. The Scheme is meant to guarantee easy access to health care for and is envisioned as a panacea to Nigerian health care delivery problems. It is supposed to be a partnership between the government and the people in ensuring a healthy nation.

Participation in the programme involves a contributor registering with NHIS approved Health Maintenance Organisations (HMO) Thereafter, the contributors are to register with a primary health care provider of his choice (private or public) from an NHIS approved list of providers supplied by his HMO. Upon registration, a contributor will be issued an identity card (ID) with a personal identification number. Treatment is to be provided upon presentation of ID card by the contributor. A contributor is at liberty to change his or her primary care provider if he or she is not satisfied with services rendered after six months while the HMO will make payment for service rendered to the health care provider.

5. Rate of Contributions to the Scheme

Under the NHIS scheme, 15 percent is deducted from the salary, which will be set aside to cover their health needs. Of the total contribution of 15 percent, however, the employer is expected to contribute 10 percent and the employee five percent.

NHIS pays Health Management Organizations (HMOs) in the scheme. This is usually paid to HMO's three months in advance that in turn pay this to health service providers one month in advance.

NHIS is pushing for an amendment of the NHIS Act and make it mandatory for all persons to be registered.

NHIS proposes to ask that a common pool of funds be set up so that all collections currently being done by individual HMOs would be pooled.

6. Required personal documentation

In the case of an individual, personal details and passport picture of yourself and that of your spouse and children. Upon registration, a contributor will be issued an identity card (ID) with a personal identification number. Treatment is to be provided upon presentation of ID card by the contributor.

The Executive Secretary
National Health Insurance Scheme
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V. HOUSING

1. General Description of the Housing Situation

Housing availability:

- a) Government owned housing: These are residential houses owned by the Federal or State Government or rented by them for their employees. They are usually allocated to Civil Servants and government employees of certain grades and category. Rent for such houses are subsidised and deducted monthly from salaries.
- b) Privately owned housing for the public: These are buildings owned by individuals and rented out to members of the public. Usually to lease such properties, the landlord requests for a minimum of two years rent as advance payment. Some landlords insist on three years rent advance payment. In some parts of Ikoyi and Victoria Island, rents are payable in USD. Lagos State government has just signed into law an enactment that prohibits collection of rent in excess of one year
- c) Houses owned by companies / private organizations / banks are allocated to staff of such organizations.

Accommodation for returnees without family in home countries:

They can rent a home in any part of Nigeria they wish to settle in for a fee. There is no special accommodation for returnees. They should however be aware that rents are high and difficult to come by in major cities.

2. Housing space and renting costs

Housing space in Nigeria could be one room accommodation with shared facilities, a room self contained (with kitchen, toilet and bathroom), a one, two, three, four bedroom flat, a bungalow or a duplex and the cost depends on the type of apartment: the better the facilities, the more expensive.

For instance a one room accommodation with shared facilities could cost as low as 30,000 (238 USD) per year in states such as Benue and Enugu in Nigeria but is not a comfortable accommodation. Renting costs also depend on the part of the country and the location of the property.

To rent an accommodation, advance payment has to be made to a landlord for a specified period. Usually for a 1 year to a 2 year period, it could be less based on agreement with the landlord. Accommodation is high in the major cities in Nigeria such as Abuja, Lagos, and Port Harcourt. There is no fixed price for accommodation. Below are present rates. The USD figures are an approximation of the minimum rate.

Type of accommodation	Location	Cost per annum	USD
One-bedroom-apartment / one room self contained	Lagos	(Naira)	1 Dollar / 150 Naira
	Ajah	500,000 - 700,000	4,639
	Victoria Island	500,000 - 900,000	6,000
	Dolphin Estate	450,000 - 600,000	4,000
	Surulere	250,000 - 400,000	2,651
	Ipaja	90,000 - 100,000	666
	Abuja (Federal Capital Territory)	300,000 - 390,000	2,600
	Port Harcourt	180,000 - 350,000	2,333

	(Rivers State)		
	Benin (Edo State)	85,000 -92,000	613
	Kano (Kano State)	80,000 - 90,000	600
	Makurdi (Benue State)	40,000 - 50,000	333
	Enugu (Enugu State)	75,000 - 90,000	600
	Awka (Anambra State)	55,000 - 65,000	433
Flats	Lagos		
3-4-bedroom-apartments	Ikeja, Government Reserved Area (GRA)	1,000,000 – 1,750,000	11,667
Serviced apartments		2,500,000 -3,500,000	23,333
	Maryland	2,000,000 – 2,500,000	16,666
	Anthony	500,000 - 650,000	4,333
3 bedrooms	Surulere and Yaba	650,000 – 1,000,000	6,667
3 bedrooms	Festac	550,000 - 600,000	4,000
2 bedrooms		450,000 - 480,000	3,200
3 bedrooms	Isolo	300,000 - 380,000	2,533
3 bedrooms	Ijanikin(outskirts)	250,000 -350,000	2,333
3 bedrooms	Apapa(GRA)	3.2 -4.5 million	30,000
Flats	Victoria Island	6.5 – 10.5 million	70,000
Luxury flats	Victoria Island & Ikoyi	9 - 14.5 million (Service charge 1- 1.2 million depending on services provided)	96,667
3-4-bedroom flat	Ikoyi	3.5 - 6 million	40,000
	Benin		
3-4-bedroom Bungalow	GRA (low density)	400,000 - 600, 000	4,000
Duplex		750,000 - 970,000 Sitting tenants pay 350,000 - 450,000	6,467 3,000
3-bedroom Bungalow	Medium density areas	280,000 - 350,000	2,333
4-bedroom Bungalow		520,000 - 800,000	5,333
Flats	High density (town centres)	450,000 - 600,000	4,000
	Outskirts	92,000 -180,000	1,200
	Kano		
4-5-bedroom Bungalow	Bompai and Nasarawa GRA (low density area)	500,000 -700,000	4,666
Luxury bungalow (serviced)		700,000 - 1 million	6,666
Semi detached duplex		550,000 - 600,000	4,000
Detached		800,000 - 1 million	6,666
2-bedroom flat	Medium density area	130,000 - 150,000	1,000

3-bedroom flat		180,000 - 200,000	1,333
3-bedroom flat		150,000 -180,000	1,200
2-bedroom flat		140,000 -150,000	1,000
	Port Harcourt		
3-bedroom flat	Medium density area	300,000 - 350,000	2,333
3 – 4 bedrooms	GRA (Low density)	450,000 - 500,000	3,333
4-5-bedroom duplex		1.5 - 2million	13,333
Bungalow		2 - 2.5 million	16,667
	Abuja		
Flats	Maitama, Asokoro, Wuse11 (Low density)		
3 bedrooms		950,000 - 1.5 million	10,000
2 bedrooms		600,000 – 850,000	5,666
	Wuse, Zones 1-6, Garki Area 1-11, Utako (Medium density)	600,000 – 950,000	6,333
3 bedrooms		900,000 - 1.2 million	8,000
2 bedrooms		500,000 - 600,000	4,000
	High density / suburbs: Kubwa, Karu, Lugbe etc.		
3-bedroom bungalow		650,000 - 700,000	4,666
2-bedroom bungalow		350,000 - 450,000	3,000
1-bedroom bungalow		250,000 - 400,000	2,666

3. Reconstruction conditions: Sourcing of material

Building a house in Nigeria is relatively expensive and the cost of construction depends on the type of house one wants to build and the design. For instance a simple 3 bedroom bungalow in Nigeria will cost an average of 7.5 million naira to construct.

To rebuild a house the individual has to approach the town planning authority and resubmit his building plan for approval. The relevant authority at the Federal level is the Federal Capital Development Authority (FCDA) and the Town Planning Authorities and Department at the state and local government levels.

4. Legal Advise: Restitution of property

The Constitution of the Federal Republic of Nigeria (CFRN) recognises the right of its citizens to acquire and own property as a fundamental human right.

Section 43 of the CFRN provides that every citizen of Nigeria shall have the right to acquire and own immovable property anywhere in Nigeria.

Section 44(1) further states that no moveable property or any interest in an immovable property shall be taken possession of compulsorily and no right over or interest in any such property shall be acquired compulsorily in any part of Nigeria except in the manner and for the purposes prescribed by a law".

This means that people's right to their legitimate property are protected by the constitution which is the highest law of the land and if denied forcefully by another they have a right to seek redress from the law court, in this case the high court of the state where the land is located. Provisions for financial assistance is also made for indigent citizens to enable them procure legal services. See below provisions of section 46 of the CFRN.

46. (1) Any person who alleges that any of the provisions of this Chapter has been, is being or likely to be contravened in any State in relation to him may apply to a High Court in that State for redress.

(2) Subject to the provisions of this Constitution, a High Court shall have original jurisdiction to hear and determine any application made to it in pursuance of this section and may make such orders, issue such writs and give such directions as it may consider appropriate for the purpose of enforcement or securing the enforcing within that State of any right to which the person who makes the application may be entitled under this Chapter.

(3) The Chief Justice of Nigeria may make rules with respect to the practice and procedure of a High Court for the purposes of this section.

(4) The National Assembly –

(a) may confer upon a High Court such powers in addition to those conferred by this section as may appear to the National Assembly to be necessary or desirable for the purpose of enabling the court more effectively to exercise the jurisdiction conferred upon it by this section; and

(b) shall make provisions-

(i) For the rendering of financial assistance to any indigent citizen of Nigeria where his right under this Chapter has been infringed or with a view to enabling him to engage the services of a legal practitioner to prosecute his claim, and

(ii) For ensuring that allegations of infringement of such rights are substantial and the requirement or need for financial or legal aid is real.

However this right is not absolute. Under sections 44(1) (a-b) and 44(2) (a-m) a person's property can be acquired to execute a legal judgement of a court or by government for overriding public interest.

This is further buttressed by the provision of Section 44(3) of the CFRN which states that ownership of all property in Nigeria is vested in the Government of the Federation. The law is couched as follows;

“Notwithstanding the foregoing provisions of this section, the entire property in and control of all minerals, mineral oils and natural gas in under or upon any land in Nigeria or in, under or upon the territorial waters and the Exclusive Economic Zone of Nigeria shall vest in the Government of the Federation and shall be managed in such manner as may be prescribed by the National Assembly.”

Despite the above provision the government cannot acquire a person’s legitimate property without paying him adequate compensation. Where this happens the owner of the property can seek redress from the law court if he is not compensated

Right of abode:

Section 41 (1) of the CFRN provides that every citizen of Nigeria is entitled to move freely throughout Nigeria and to reside in any part thereof, and no citizen of Nigeria shall be expelled from Nigeria or refused entry thereby or exit there from.

The only circumstance where this right may be withdrawn is stated in section 41(2) which provides as follows

Nothing in subsection (1) of this section shall invalidate any law that is reasonably justifiable in a democratic society-

(a) Imposing restrictions on the residence or movement of any person who has committed or is reasonably suspected to have committed a criminal offence in order to prevent him from leaving Nigeria; or

(b) Providing for the removal of any person from Nigeria to any other country to:-

(i) Be tried outside Nigeria for any criminal offence, or

(ii) Undergo imprisonment outside Nigeria in execution of the sentence of a court of law in respect of a criminal offence of which he has been found guilty provided there is a reciprocal agreement between Nigeria and such other country in relation to such matter. This is also a fundamental human right and as such the provision of section 46 applies.

Legal Advice and assistance could be sought from the following organizations in Nigeria:

Legal Aid Council

Federal Secretariat, Phase 1
Ground Floor
Shehu Shagari Way, Abuja
Tel: + 234 5238477

National Human Rights Commission

Plot 800 blantyre street, Wuse 11
P.M.B.444 Garki Abuja, Nigeria
Tel: + 234 9 523 8656
Fax: + 234 9 523 8657
Email:info@nigeriarighths.gov.ng

Legal Defence and Assistance Project (LEDAP)

PO Box 3319, Festac Town, Lagos, Nigeria
Lagos, Nigeria
Tel: + 234 1 493-5680, 493-5681
Fax: + 234 1 493-5681

VI. EMPLOYMENT

1. Labour Market Situation

Various surveys carried out by National Bureau of Statistics (NBS), Central Bank of Nigeria (CBN), National Directorate for Employment(NDE), National Manpower Board and Centre for Investment, Sustainable Development, Management and Environment, have revealed that over 70% of Nigeria's labour force are unemployed

Employers of Labour in Nigeria include banks, oil companies, telecommunication companies, fast food outlets, manufacturing industries and other private companies.

Vacancies are advertised through various means, internally, by word of mouth, newspaper adverts.

Placement Service:

A Nigerian University graduate who wishes to work in the civil service of the Federation has to apply through the Federal Civil Service Commission. To collect the application form an individual is required to present the following documents

- West African Examination Council Certificate (WAEC Certificate for secondary school leavers)
- University degree certificate
- Local government identification signed by the chairman of the local government, the Secretary to the L.G or a Higher Personnel Manager
- National Youth Service Corps (NYSC) discharge certificate
- Nigerian certificate in Education (NCE), if applicable,
- Birth certificate or age declaration
- Marriage certificate , if applicable,
- One passport photograph

When the forms are collected and resubmitted the Commission records the application. A person can only be employed if there are vacancies. If not an application is kept until the ministries declare vacancies.

Individuals who have only obtained the Secondary school leaving certificate and have not gone to the university before seeking employment need not go through the commission but can be employed directly by the ministries.

The Permanent secretary
Federal Civil Service Commission
3 Abidjan street, Wuse Zone 3
Abuja, Nigeria
Tel: +234 9 523 1021

NYSC:

To work in Nigeria a university graduate has to undergo one year National Youth Service Corp (NYSC) program. This is a program that allows Nigerian graduates to serve their fatherland. It consists of an orientation program and then the Corp Members are posted to different sectors to work. The NYSC discharge certificate is evidence of a successful completion of the program and is one of the required documents for employment in Nigeria.

NYSC
Plot 416, Tigris Crescent off Aguiyi Ironsi Street,
Maitama

PMB 138, Garki Abuja
Tel + 234 9 2341465, 2341438
Email: info@nysc.gov.ng

The Federal Ministry of Labour and Productivity has a network of 31 Employment Exchanges and 17 Professional and Executive Registries. These Exchanges are required to register, place and canvass vacancies for applicants seeking employment and to collect/collate employment/unemployment statistics for economic planning. They also provide vocational guidance and counselling to for potential secondary school leavers.

The general public has not exploited these services partly because many of them are ignorant of the services. Overall the performance of these Employment Exchanges is dismal and does not characterise the employment and underemployment situation in the country. The Ministry of Labour plans to equip the Labour Exchanges to effectively carry out their assigned duties.

The ministry is also working to streamline the operations of Private employment agencies in Nigeria in order to coordinate efforts between the public and the private sector in employment generation.

The Honourable Minister
Federal Ministry of Employment, Labour and Productivity
Block 4A(2nd floor) Federal Secretariat Complex,
Shehu Shagari Way, Central Area,
P.M.B. 04 ,Garki, Abuja
Tel: +234 9 523 5973, 523 5994, 9 523 5980

2. Unemployment Assistance: Preconditions, documents, insurance

“National Directorate of Employment (NDE)”:

The NDE came into existence on 26th March 1986 following the compelling need for the establishment of a permanent institutional mechanism to tackle the problem of unemployment in Nigeria. The Directorate’s enabling Act, CAP 250 Laws of the Federal republic of Nigeria, 1999 (formally Decree No 29 of 1989) set up NDE as an employment agency charged with the responsibility to design and implement programmes to combat mass unemployment. The NDE also, has the mandate to articulate policies aimed at developing programmes with labour intensive potentials as well as obtain and maintain a data bank of employment and vacancies in the country with a view to acting as a clearing house to link job-seekers with vacancies.

In order to actualise the mandate, NDE developed four major programmes: Vocational Skills Development (VSD), Small Scale Enterprises (SSE), Rural Employment Promotion (REP) and Special Public Works (SPW). The objectives of these job creation programmes are achieved through the delivery of the following training strategies: Vocational Skills Acquisition, Entrepreneurship/Business training, Rural Employment promotion, Labour-based works, Employment Counselling and Linkages as well as resettlement of trained beneficiaries to set up their own businesses.

Vocational Skills Development programme

This program is carried out by the NDE’s Vocational Skills Development Department and targets unemployed school leavers (graduates and non-graduates). Such school leavers are attached to master craftsmen and women for periods long enough for the apprentice to acquire necessary skills. In the rural areas, where master craftsmen and women are inadequate or non existent, well equipped mobile workshops (schools on wheels) are

deployed to train unemployed persons who have no resources to come to town in order to access this program.

Small Scale Enterprises Programmes

The Small Scale Enterprises Programmes is implemented by the Small Scale Enterprises Department and focuses on unemployed graduates of tertiary institutions. The target groups are exposed to entrepreneurship development programmes on how to set up their own business. They are also sent on internship to offices to acquire practical experience and after a successful completion of their course, NDE assists them in obtaining loans from the Nigerian Agricultural, Co-operative and Rural Development Bank (NACRDB) in order to set up their business.

Rural Employment Promotion programme

The NDE established the Rural Employment Promotion programme in a bid to awaken the interest of the unemployed youths in agriculture, exploit the tremendous opportunities for employment and wealth creation in the agricultural sector and consequently stem the rural – urban drift of the youths. Through this program beneficiaries are trained on modern agricultural and agro-allied practices.

Special Public Works programme

The Special Public Works programme is managed by the Special Public Works Department and is designed to provide immediate temporary employment for unemployed youths (graduates/non-graduates). The objective is to utilise this valuable manpower resource in carrying out necessary public works using labour intensive techniques, enable the participants obtain short term employment while they acquire new skills and trade experience. Example of public projects executed under this program includes tree planting, construction and maintenance of roads, environmental beautification and sanitation. Graduates are also sent to work temporarily in enterprises collaborating with NDE and sometimes are fortunate enough to become employed as permanent staff. NDE supports the beneficiaries of this program by paying them a specified wages.

National Directorate for Employment
No 1 Nouakchott street, Wuse Zone 1
P.M.B. 104, Wuse 1, Abuja
Tel: 09 5234436

National Poverty Alleviation Programme (NAPEP)

The National Poverty Eradication Programme (NAPEP) was established in 2001 to address the challenge of poverty in Nigeria.

NAPEP implements policies on poverty eradication, monitors and co-ordinates all poverty reduction efforts at the Federal, State and Local government levels. It has offices in every state and local government areas through out the Federation. The main objective of NAPEP is to eradicate extreme poverty, generally in line with the United Nations Millennium Development Goal (MDG).

NAPEP carries out its activities through the following schemes to achieve these objectives.

- Youth Empowerment Scheme (YES): This is targeted at helping address the problem of unemployment among the youths.
- Capacity Enhancement Scheme (CES): The Scheme is designed for people who have basic skills, but need additional resources to ensure wealth creation and avoid poverty.
- Community Enlightenment and Sensitization Scheme (COMESS): The Scheme is a collection of programmes that employ various media to take the message of modest

public support for the self- help, active poverty reduction and wealth creation activities to communities.

- Social Welfare Service Scheme (SOWESS): SOWESS is designed to promote projects that improve the social and personal well-being of Nigerians.
- Rural Infrastructure Development Scheme (RIDS)
- Natural Resources Development & Conservation Scheme (NRDCS)

The programmes of NAPEP are tailored towards enabling various classes of Nigerians to participate either as beneficiaries or contributors.

Office of the National Coordinator of Programme
National Poverty Eradication Programme (NAPEP)
4th Floor, C Block Federal secretariat Phase 2
Abuja, Nigeria
Tel: +234 (09)-6724183/09, 870 4750
www.napep.gov.ng

3. Vocational Training

Possible vocational training opportunities in Nigeria include:

- Computer training
- Hair dressing
- Catering / Hotel management
- Fashion design
- Secretarial studies
- Hat making
- Balloon decoration
- Adult literacy class
- Pottery & Ceramic training
- Cosmetology
- Auto Mechanic
- Carpentry
- Refrigerator repair and servicing
- Basket weaving
- Arts & Crafts work
- Soap making
- Bead making

The National Directorate for Employment under its National Open Apprenticeship Scheme has available the following training programs:

Accountancy:

- Book-Keeping
- Accountant Trainee
- Typing and Shorthand

Arts:

- Painting and Sign Writing
- Photography
- Leather work

- Interior design/decoration

Building trades:

- Cabinet Making/Joinery,
- Carpentry, Plumbing/Pipe Fitting/Joinery
- Bricklaying/masonry

Civil Engineering works:

- Block laying,
- Masonry and Plumbing

Computer Technology:

- Computer Operating,
- Computer Programming,
- Computer Repairs and Maintenance

Draughtmanship:

- Architectural Draughtmanship

Electrical/Electronics:

- Electrical installation
- Radio/TV maintenance
- Generator maintenance

Mechanical Trades:

- Auto mechanic
- Auto electrical work
- Battery conditioning
- Refrigeration
- Air condition mechanic
- Vulcanizing
- Panel beating
- Welding
- Driving (motor tractor)

Miscellaneous:

- Catering
- Cookery
- Bakery/Confectionery
- Hair dressing
- Sewing
- Tailoring
- Printing
- Watch Repairing
- Blacksmithing
- Photolithography

- Goldsmith
- Arts and crafts
- Barbing
- Painting, decorating, sign writing

Contact person:

Chinyere Ibechior (Job Centre)

08034529547

VII. REINTEGRATION AND RECONSTRUCTION ASSISTANCE

1. Reintegration Assistance in kind

There are no reintegration and reconstruction programs specifically targeting returnees.

Reintegration assistance could be sought from government programs such as NDE, NAPEP, UBE, SMEDAN, NACRDB, and NGOs offering general reintegration assistance such as Lift above Poverty (LAPO),

2. Financial and Administrative Support

Financial and administrative support in order to set up a business in Nigeria could be sought from cooperative societies, Government Financial assistance (NACRDB, NAPEP’s micro finance scheme etc) and NGOs and SME-friendly commercial and community banks.

“Lift above Poverty Organization” (LAPO):

The “Lift above Poverty Organization” is a microfinance institution based in Benin City, Edo State with its emphasis on the rural and urban poor. LAPO's mission is to achieve the goal of economic empowerment of her target group, through access to affordable financial services delivered in a cost-effective, innovative and sustainable manner.

The clients of LAPO are recruited with tested targeting tools to ensure that only persons from poor households are provided with financial services. Eligibility criteria include access to life transforming opportunities. LAPO's credit delivery method is characterized by small size loans and repayment by installments. Credit and savings products at LAPO are tailored to meet the financial needs of poor clients.

LAPO primarily targets poor women because they are more deprived than men. Again, women tend to undertake small enterprises which are usually supported with small loans. The services are taken to clients at their meetings and business locations rather than LAPO offices.

In 2002, LAPO won the Pro-Poor Challenge Award for Innovation in Microfinance of the Consultative Group to Assist the Poorest, (CGAP), a Microfinance support unit of The World Bank with its credit-for-shares product.

The key performance indicators of LAPO as at April 30, 2005 are: Portfolio at Risk: <30 days: 0.01%. [Repayment rate: 99.08% and Operating Self-sufficiency: 150%]

LAPO currently has branches in Edo, Delta, Kogi, Nassarawa, Niger and Lagos States as well as the FCT.

Mrs Mary Obanor
LAPO Place
Plot 6 S & T Road
opposite Uselu Market
P.M.B 1729, Benin City
Edo State
Nigeria
Tel: 234 52 600756, 600072
Fax: 234 52 600756
lapobn@yahoo.co.uk, info@lapo-org.ng
www.lapo-ng.org

“NACRDB”:

The Nigerian Agricultural, Co-operative and Rural Development Bank (NACRDB) Limited was established in October, 2000 following the merging of the former Peoples Bank of Nigeria (PNB), the Nigerian Agricultural and Co-operative Bank (NACB) Ltd and the Family Economic Advancement Programme (FEAP). The NACRDB is dedicated to financing agriculture at both micro and macro levels. The Bank is registered as a Limited Liability Company and it is owned by the Federal Government of Nigeria with the share capital fully subscribed by the Federal Ministry of Finance Incorporated at 60% and the Central Bank of Nigeria at 40%.

The main objectives of NACRDB is to provide affordable financial and advisory services to the farm and non-farm enterprises of the Nigerian economy using well trained and highly motivated staff, backed by appropriate technology, thereby fostering accelerated agricultural and rural development. Other objectives of NACRDB include:

- Acceptance of savings deposit from customers;
- Provision of opportunities for self employment in the rural areas, thereby reducing rural-urban migration
- Purveyance of affordable credit facilities to the less privileged segment of the Nigerian society who cannot readily access the services of conventional banks;
- Inculcation of banking habits at grass-root level of the Nigerian society, and
- Encouragement of the formation of co-operative societies at all levels.

The key services rendered by NACRDB are as follows:

Savings Mobilization: Savings is tied to credit in NACRDB operations. The savings serve three important functions:

- 1) act as cash collateral
- 2) provide information for lenders
- 3) foster banking habits among the target population.

Lending: The entire Bank's loan is structured as Short Term Loan, Medium Term Loan and Long Term Loan. They are meant to finance specific well-defined purposes\projects that are consistent with the Bank's mandate.

The Nigerian Agricultural Co-operative and Rural Development Bank (NACRDB) Limited has been adopted for the channelling of funds meant for the development, expansion, growth and production of agricultural products in the Nigerian economy.

Nigerian Agricultural, Co-operative and Rural Development Bank (NACRDB)

Plot 2A Herbert Macauley Way
Wuse Zone 6, Abuja
Tel: + 234 9 523 8210, 523 8212

“The Small and Medium Enterprises Development Agency of Nigeria” (SMEDAN):

The Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) was established by the SMEDAN Act of 2003 to promote the development of Micro, Small and Medium Enterprises (MSME) sector of the Nigerian Economy.

The objectives of SMEDAN are to:

- Source, process and disseminate business information.
- Develop policy.
- Establish business support programmes.
- Build capacity and promote services.
- Enhance MSME access to finance.

Access to finance services of SMEDAN includes;

- Assistance to MSMEs to prepare bankable business plans
- Appraisal and recommendation of project proposals from MSMEs to partner-financial institutions
- Collaboration with promoters of specialised (micro) finance schemes for the benefit of MSMEs.

To achieve the objectives, the SMEDAN carries out a number of functions as contained in the enabling act of 2003. These are as follows:

- Stimulating, monitoring and co-coordinating the development of the MSME sector,
- Initiating and articulating policy ideas for MSME growth and development,
- Serving as vanguard for rural industrialization, poverty reduction, job creation and enhancing sustainable livelihood, and
- Promoting and facilitating development Programme instruments and support services to accelerate the development of MSME operations.

SMEDAN partners with Trade Groups, NGOs, Government Ministries, Agencies, Research and Technological Institutions to create a dynamic network of stakeholders in the Development of MSME sub-sector in Nigeria.

3. Procedures to start self-employment

Any person who wishes to engage in any business in Nigeria is required by law to have it registered with the CORPORATE AFFAIRS COMMISSION (CAC).

The Companies and Allied Matters Act, 1990 (the Companies Act) is the principal law regulating the incorporation of businesses.

Corporate Affairs Commission
Plot 565 Dola square
Off Michael Okpara way

Wuse Zone 5
P.M.B. 198, Gark Abuja
Tel: +234 9 5241046-50

SMEDAN'S guide on how to start your business (A-Z of business):

- Conception of Ideas
- Project Identification
- Feasibility Study
- Business plan
- Sourcing for Finance
- Project Execution and Implementation
- Evaluation and control
- Sales/marketing

SMEDAN's business support services include basic training in:

- Business management
- Book-keeping and accounts
- Marketing
- Preparation of business plans / feasibility reports
- Computer appreciation and utilization
- Business plans
- Utilizing government incentives

Enterprises Promotion Group
SMEDAN
Plot 684, Port Harcourt Crescent,
Area 11 Garki II, Abuja
Tel: + 234 9 3144930- 1, 3144937
E-mail: info@smedan.gov.ng
Website. www.smedan.gov.ng

VIII. EDUCATION

1. Educational System and Infrastructure

Although the Nigerian government has the major responsibility for education, there is presently a greater involvement of the private sector in the establishment of schools in Nigeria. This has led to an increase of private schools for primary and secondary education.

2. Conditions for the Continuation of Education for Pupils / Students

- Primary/Elementary schools: At the primary school level, education has been designed to give the child six years of full tuition (primary 1 to 6). Primary schools are designed with Western Style education in mind while in some part of the country, full time Koranic schools impart knowledge gained from Islam.
- Secondary School/High School: Secondary level education in Nigeria is a six year affair, split into three years of Junior secondary schooling and three of Senior secondary education. Passing the Common Entrance Examination is a requirement for entry into secondary schools.

- University: Individual needs to pass the (JAMB) Joint Admission & Matriculation Board Examination in addition to minimum of 5 Credits obtained in High School or the West African Examination Council (WAEC) Exams, National Examinations Council (NECO) www.necoportal.com. Due to the fact that results are sometimes manipulated in these external exams universities have started to set their own admission exams for candidates.
- Polytechnics & Colleges of Education: Individual needs to pass POLYJAMB Examination
- For continuation of education for pupils in elementary / secondary school; students in the University: For University continuation, student needs to sit for the Direct Entry Examinations of JAMB.

3. Approval and Verification of Foreign Diplomas

Foreign diplomas are recognised and accepted in Nigeria. Verifications are carried out by the individual schools to ascertain its authenticity. Returning pupils / students should have a transcript and evidence of previously attended schools and other educational qualifications with them.

4. Costs, Loans and Stipends

There are no fixed costs for education in Nigeria. Cost of schooling depends on the type of school, the quality of education they offer, and sometimes their location. Educational institutions owned by private persons or body are more expensive than the public schools.

The figure given below is an estimate based on current school rates and does not include the cost of books.

Government universities:

- Federal universities/State Universities – 400 to 600 USD per session (3 semesters)
- Private Universities could cost as much as 1500-2,500 USD depending on the school.

Secondary Schools:

- Public schools: USD 100 per term (3 terms in a year)
- Private schools: USD 640 per term (3 terms in a year)

Primary Schools:

- Public schools are free but there are some levies expected to be paid from time to time.
- Private cost as much as private secondary school

Some state governments in Nigeria from time to time award scholarship to their indigenes.

Private companies, individuals, NGOs, development agencies and other voluntary organizations may also have scholarship programs for educational purposes.

Shell Oil Company and other oil companies in Nigeria usually have a university scholarship quota for students from the oil producing states in Nigeria.

5. Universal Basic Education (UBE)

Universal Basic Education (UBE) was formally launched by President Olusegun Obasanjo on 30th September 1999 to provide free universal and compulsory education for every Nigeria child of school-going age from primary to the Junior Secondary School (JSS) levels. This program is accessible in government schools. Parents that fail to send their children to school risk being reprimanded or fined, or could face jail term.

The school feeding program was also introduced by the government to provide food to children while in school as a way of boosting the UBE.

Although the government is committed to making the UBE program a success, this program as well as the school feeding aspect of it is not yet universally operational in all the states, needs more resources to be well implemented. The quality of education, teachers and infrastructures available in these schools also needs to be improved.

Office of the Honourable Minister
Federal Ministry of Education
Block 5A (3rd Floor), Federal Secretariat Complex
Shehu Shagari Way, Central Area
P.M.B. 146, Garki Abuja
Tel: + 234 9 5237487
Website: www.fmegovng.org

IX. VULNERABLE PERSONS

1. Assistance to Women and Mothers returning alone (Gender Projects)

There is no specific program for assisting the above mentioned group. There are various organizations (international, national, NGOs) in Nigeria working on gender issues but their projects mostly focus on awareness raising, advocacy, research and for those who have undertake assistance programs for women returnees their focus has been on trafficked persons subject to availability of funding.

Old persons

Old persons are usually cared for by their families in Nigeria and in cases where they have no family could seek assistance from government agencies and other organizations that have a mandate to maintain homes for the elderly. In this case the Federal Ministry of Sports and Social Welfare and voluntary organizations but such help is not automatic because some of these homes are already full and the organizations may not have enough funds to assist.

Persons with mental disorder

Persons that fall within this category should have referrals and based on psychiatric evaluation could be referred to homes for people with mental disorder or psychiatric hospitals.

Other minorities

The government assistance programs are already mentioned above. Some of the NGOs working on gender issues in Nigeria include:

Organization/ Contact Person	Gender Projects
African Women Empowerment Group (AWEG)	AWEG's aim is to help women acquiring the skills they need to develop (personally and professionally) and to open up

<p>Contact Person:</p> <p>Dr. Mrs Nosa Aladesulu</p> <p>29 Airport Road</p> <p>Benin City, Edo state</p> <p>Tel: + 234 52 252186, 256555, 255162</p> <p>Mobile:0802 3060147</p> <p>Peinop@infoweb.abs.net</p>	<p>opportunities through education and literacy.</p> <p>Reintegration assistance has been carried out in the past for trafficked women with support from United Nations Office on Drug and Crime control (UNODC). They are sourcing for funds to continue this program.</p> <p>Sheltering: AWEG has set up a shelter for trafficked persons in partnership with faith based organizations but do not presently have people in the shelter.</p> <p>Current Projects include:</p> <p>Awareness raising programs against trafficking in human beings.</p> <p>Women development</p> <ul style="list-style-type: none"> • Interface of elected women and civil society-upcoming elections • HIV programmes
<p>Gender and Development Action (GADA)</p> <p>Contact persons:</p> <p>Anga Okeke Tel: 0802-830-3951 Busola Babalola: Tel: 0805-306-0701 14 Adebola street, off Adeniran Ogunsanya, Surulere, Lagos Email:gadanigeria@yahoo.com bolton@gadanigeria Bbusola2001@yahoo.com Tel: + 234 -1-7734636, 8966017 Fax: 234 1 5840371</p> <p>Abuja Office Suite 13&14 Halima Plaza, Balanga Street. Area 11 Abuja Tel.: + 234 9 290 7588</p>	<p>Gender and Development Action is a non-governmental and non-profit organization committed to gender equality, participation of women in politics and pursuit of sustainable development of women in Nigeria.</p> <p>Current Projects include:</p> <p>Technical Support for Women in the National Conference on Political Reforms</p> <p>Linking National Economic Development Strategy(NEEDS) to NEPAD from a Gender Perspective</p> <p>Supporting Women's Entry into Politics and Gender Equitable Governance in South-West Nigeria</p>
<p>The Women's Consortium of Nigeria (WOCON)</p> <p>Contact person:</p> <p>Mrs. Bisi Olateru-Olagbegi 2nd floor, 13 Okesuna Street off Igbosere Road, Lagos, Nigeria Tel: 234-1-2635300, 2635331 Email: wocon95@yahoo.com, bisi@rcl.nig.com</p>	<p>The Women's Consortium of Nigeria (WOCON) is a non-governmental, non-profit making organization (NGO) committed to the enforcement of women's rights and the attainment of equality, development and peace.</p> <p>Current Projects include:</p>

	<p>Trafficking project</p> <p>Awareness raising: mobilising women, youth, public transporters and hotel workers to fight TIP.</p> <p>WOCON refers trafficked persons to the existing government shelters services.</p> <p>Other reintegration services include, counselling, vocational training and family reunification.</p> <p>“Women’s political empowerment” Mobilising quality women to participate in politics. Geographical Coverage for this project is Ogun, Lagos and Ondo states of Nigeria</p>
<p>Girls Power Initiative(GPI)</p> <p>Contact Person: Mrs. Grace Osakwe</p> <p>Mobile: 0805 5109300</p> <p>National Headquarters/Cross River Centre 44 Ekpo Abasi Street, P. O. Box 3663 UNICAL Post Office, Calabar, Nigeria. Tel: + 234 87-230929 Fax: + 234 87-236298 E-mail: gpicalabar@gpinigeria.org gpi_hqcal@yahoo.co.uk</p> <p>Edo State Centre 7 Eguadese Street, Off Akpakpava Street, Former NYSC Secretariat Building P. O. Box 7400, Benin City, Edo State. Tel: + 234 52-255162 Fax: + 234 52-252497 E-mail: gpibenin@gpinigeria.org</p> <p>GPI also has offices in Akwa Ibom and Delta states.</p> <p>Delta State Centre 61 Eze Nei Avenue. Asaba. Tel: +234-1 802-334-5741</p> <p>Akwa Ibom Centre</p>	<p>Girls Power Initiative (GPI) is a non-governmental, not-for-profit, youth development organisation that equips girls between the ages of 10 and 18 years with human rights, comprehensive sexuality education (from a gender perspective); leadership, economic and other life skills to cope with growing-up, thus laying the basis for ensuring the enjoyment of healthy sexuality, womanhood and social justice for future generations of Nigerian women.</p> <p>They also offer Counselling, referral services and skills training to girls.</p> <p>Periodically girls are taught at the GPI centers how to produce items such as body creams, hair shampoos, insect repellants, shoes, bags. They can use these items themselves or sell them to meet other needs.</p> <p>They are also taught basic sewing, auto-mechanic and electrical skills.</p> <p>Trafficking</p> <p>Awareness raising</p> <p>They have worked with IOM Nigeria in integrating migration, trafficking issues into the curriculum of 17 secondary schools in Edo state and also partnered with an Italian based NGO, TAMPEP in reintegrating and assisting trafficked</p>

205 Aka Road. Uyo	persons
<p>Women's Rights Advancement and Protection Alternative (WRAPA)</p> <p>Contact Person:</p> <p>Mrs. Funmi Bello</p> <p>Women's Rights Advancement and Protection Alternative (WRAPA)</p> <p>Plot 792, House No. 6, Off Ademola Adetokunbo Crescent</p> <p>Behind Rockview Hotel, Wuse 11, Abuja + 234 9 4131438, 4131676 funmee200@yahoo.com info@wrapa.org www.wrapa.org</p>	<p>Women's Rights Advancement and Protection Alternative (WRAPA) is an organization which provides free legal advice or counselling to women who have been victims of domestic violence, rape, sexual harassment etc.</p> <p>They also provide vocational training programs for women subject to availability of funding It has an office in each of the 36 states of Nigeria.</p> <p>WRAPA's current program is on educating voters for the 2007 elections.</p> <p>They plan to establish 10 counselling centers across the country to offer free legal services and skills acquisition to women but is still sourcing for funding.</p> <p>They continue to offer free legal advice and counselling to women at various offices.</p>
<p>Women's Aid Collective (WACOL)</p> <p>Contact Person:</p> <p>Mrs. Joy Ngozi Ezeilo Executive Director Email: jezeilo@wacolnig.com</p> <p>Enugu office (Head Office) NO,9 Umuezebi Street, Upper Chime, New Haven, Enugu. P.O.BOX 2718 Enugu State, Nigeria. Tel:+234-42-256678, Fax +234-42-256831 E-mail:wacolenugu@wacolnigeria.org infoenugu@wacolnigeria.org</p> <p>Branch Offices:</p> <p>Abuja Office Plot 8 Kontagora Close off Jos Street Area 3, Garki Abuja, P.M.B 621 Abuja Nigeria. Tel: +234-9-671104,</p> <p>Tel/Fax: +234-9-2340647, +234-805-505-4571 E-mail info@wacolnigeria.org wacolabj@wacolnigeria.com</p> <p>Contact Person: ljeoma Anaegbu</p>	<p>Women's Aid Collective (WACOL) is a charitable organization that has an observer with the African Commission on Human and Peoples' Rights.</p> <p>WACOL provides a wide range of services: training, research, advocacy, shelter, free legal and financial aid, intra- familial conflict resolution, and information and library services.</p> <p>Their services for women and girls include:</p> <p>Shelter/safe homes at crisis moments Legal advice/assistance Counseling for victims and their families Documentation of cases of abuse Drop-in centre</p>

<p>Legal officer Mobile: 08036688840</p> <p>WACOL also has branch offices in Port-Harcourt (Rivers state), Anambra state and Ebonyi state.</p>	
<p>Committee for the Support of the Dignity of Women (COSUDOW)</p> <p>Rev.Sr. Florence 29A Uwa street off 2nd/3rd East circular road Benin city, Edo state. 08033942652</p> <p>In July 2007, COSUDOW opened a shelter in Benin-City for victims of trafficking.</p>	<p>The Committee for the Support of the Dignity of Women was established in 1999 by the Major Superiors Conference of Women Religious in Nigeria. The organization works to protect and empower women and children. Their programs include</p> <ul style="list-style-type: none"> • Awareness raising Campaigns • Youth Education • Reintegration activities <p>Provision of micro credit facilities to enable women set up their businesses. Under this program they have assisted widows and trafficked persons.</p> <p>Trafficking Program: COSUDOW's trafficking program includes grass-root enlightenment to educate people on the ills of women, child trafficking and rehabilitating victims of trafficking by encouraging them to develop skills which will help them set up ventures that will enable them become independent.</p> <p>Their main activities are centered in Benin City, but also have activities spread across other parts of Nigeria.</p>
<p>United Nations Development Fund for Women (UNIFEM) becomes UN Women, the United Nations Entity for Gender Equality and the Empowerment of Women from January 2011</p> <p>Contact Person: Ms.Cecile Mukarubuga UN House 617/618 Diplomatic Drive Central Business District. Abuja Tel:09- 4616100</p>	<p>UNIFEM's recent programs in Nigeria include among other gender projects</p> <p>Gender/HIV programs The organization recently established a resource center in Enugu state</p> <p>Gender Mainstreaming: Mainstreaming gender into the NEEDs and SEEDs implementation guideline</p> <p>Women empowerment in Niger Delta: Creating opportunity for economic empowerment of women in the Niger Delta. Activities include Information technology (IT) skills training, linking them to network of women groups that could</p>

	<p>help them and using advocacy tools to break down barriers that inhibit empowerment of women.</p> <p>Women participation in politics: They are working to ensure that Nigerian women actively engage in the 2011 elections.</p>
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X. IO's AND NGO's

The International organizations working in Nigeria support development projects and do not necessarily implement reintegration projects themselves. They support government initiatives and NGO activities such as the ones highlighted above based on their funding priorities. Below is a list of some of the International organizations present in Nigeria and their contact details:

<p>Action Aid Nigeria Plot 461 Kumasi Crescent P.O.Box 1890, Wuse 11 Abuja Abuja@actionaidnigeria.org</p>
<p>Canadian International Development Agency(CIDA) Canadian High Commsission 3A Bobo Street (off Gana street), Maitama, Abuja. Tel + 234 9 4139910 Fax: + 234 9 413-9911</p>
<p>Department for International Development(DFID) Plot 607 Bobo Street, off Gana street, Maitama Abuja Tel: + 234 9 4137710-19 Fax: + 234 9 4137396/4137400</p>
<p>Doctors Without Borders 7 Ganges street off Alvan Ikoku way, Ministers Hill Abuja, Nigeria. Tel: + 234 9 413 8084 Fax: + 234 9 413 8087</p>
<p>European Union(EU) Delegation of the European Commission to Nigeria 21st crescent off Constitution Avenue Central Business District P.O.Box 280, Garki, Abuja Tel: + 234 9 524 4000-7 Fax: + 234 9 524 4021 Email:Delegation-Nigeria@cec.eu.int</p>
<p>Ford Foundation AIB Plaza, Level 6 Akin Adesola street P.O.Box 2368 Lagos, Nigeria Tel: + 234 9 2623971, 3200983,7738926 Ford-lagos@fordfound.org</p>
<p>Global Rights</p>

<p>75B Mississippi street, Maitama P.M.B 505, Garki, Abuja, Nigeria Tel: + 234 9 413 4152 Fax: + 234 9 413 4153</p>
<p>ICRC ICRC Regional Delegation 436 Kumasi crescent off Aminu Kano way, Wuse 11, Abuja Nigeria P.O.Box 7654 Tel: + 234 9 461 96 13/4/5 Fax:+ 234 9 461 96 12</p>
<p>International Organization for Migration (IOM) Plot 1 Awanda Close, off Ajesa Street, off Aminu Kano Crescent, Wuse 11 Abuja, Nigeria Tel: + 234 9 4132381 Fax: + 234 9 4132391 SUB OFFICE 8, Alhaji Kanike Off Awolowo Road Ikoyi-Lagos Tel: +234-1-4613191 Fax: +234-1-4613192</p>
<p>MacArthur Foundation Plot No 2 Ontario Cresecnt, off Mississippi street, Maitama A6 Abuja Nigeria. Tel: + 234 9 413 2920 Fax: + 234 9 413 2919</p>
<p>Pact Nigeria Plot 49 Euphrates Crescent Maitam Abuja Tel: + 234 9 4619570-2 Fax: + 234 9 4619573 info@pactnigeria.org www.pactnigeria.org</p>
<p>Save the Children UK 8A Dan Marna Road U/Rimi PO Box 2319, Kaduna Tel: + 234 62 242427, 218826 08033114807 Fax: + 234 62 242419</p>
<p>United Nations (UN) UN House 617/618 Diplomatic Drive Central Business District Abuja Tel: + 234 9 4616100</p>
<p>United States Agency for International Development(USAID) Metro Plaza 3rd floor Zakari Maimalari street By Herbert Macauley way, opposite war college Tel: + 234 9 2342175 Tel: + 234 9 2347173</p>
<p>World Bank Plot 433 ECOWAS Road</p>

P.O.Box 2826,Garki, Abuja,
Nigeria
Tel: + 234 9 314 5263
Fax: + 234 9 314 5268

Winrock International

Plot 1267 Buchana crescent, off Amin Kano Crescent
Near Banex Plaza, Wuse 11, Abuja
Tel/fax: + 234 9 413 2295